Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Hannah First name Oluwabusola	First name
passpo		Middle name Iseyemi	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All otl	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your \$	the last 4 digits of Social Security	xxx - xx - 9194	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
identif	icauon number	9 xx - xx	9 xx - xx

Case 18-08535 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Doc 1 Page 2 of 54

Document Iseyemi Oluwabusola Hannah Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs.	I have not used any business names or EINs.			
	Include trade names and doing business as names	Business name	Business name			
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		7031 N. Ridge Blvd Number Street Unit 309	Number Street			
		Chicago IL 60645 City State ZIP Code COOK County	City State ZIP Code			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.			
		Number Street	Number Street			
		P.O. Box City State ZIP Code	P.O. Box City State ZIP Code			
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408			

Filed 03/23/18 Entered 03/23/18 16:38:57 Case 18-08535 Doc 1

Desc Main Document Iseyemi Page 3 of 54 Oluwabusola Hannah Debtor 1 Case Number (if known)

Pa	Tell the Court About You	Bankruptcy Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under	■ Chapter 7						
	under	☐ Chapter 11						
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9.	Have you filed for bankruptcy within the last 8 years?	■ No ☐ Yes. District None When Case Number						
		MM / DD / YYYY						
		District None When Case Number MM / DD / YYYY						
		District When Case Number MM / DD / YYYY						
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you? 						
		■ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Dakt	4 H	annah	Oluwabusol	a Document	Page 4 of 54
Debto		st Name	Middle Name	Last Name	Case Number (if known)
Pa	rt 3:	Report About Any Busin	esses You Own	as a Sole Proprietor	
12.	-	ou a sole proprietor full- or part-time ess?	■ No. □ Yes.	Go to Part 4. Name and location of busine	ss
	busine: individu separa	sole proprietorship is a siness you operate as an dividual, and is not a parate legal entity such as corporation, partnerhsip, or C. you have more than one le proprietorship, use a parate sheed and attach it this petition.		Name of business, if any	
	LLC. If you h sole pro separa			Number Street	
				City	State Zip Code
				City	State Zip Code
				Check the appropriate box to	o describe your business:
				☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
				☐ Single Asset Real Esta	te (as defined in 11 U.S.C. § 101(51B))
				☐ Stockbroker (as defined	d in 11 U.S.C. § 101(53A))
				☐ Commodity Broker (as	defined in 11 U.S.C. § 101(6))
				■ None of the above	
13.	Chapt Bankr are you debto For a di busine	ou filing under er 11 of the uptcy Code and ou a small business r? efinition of small ss debtor, see .C. § 101(51D).	appropriate balance sh documents No. 1 a	e deadlines. If you indicate the leet, statement of operations, so do not exist, follow the procesum not filing under Chapter 1 am filing under Chapter 11, but he Bankruptcy Code.	ourt must know whether you are a small business debtor so that it can set at you are a small business debtor, you must attach your most recent cash-flow statement, and federal income tax return or if any of these dure in 11 U.S.C. § 1116(1)(B). 1. 1. It I am NOT a small business debtor according to the definition in the
				Bankruptcy Code.	id i am a smail business debior according to the definition in the
Pa	rt 4:	Report if You Own or H	ave Any Hazardo	ous Property or Any Property T	hat Needs Immediate Attention
14.	•	u own or have any	No.		
	allege	rty that poses or is d to pose a threat ninent and	Yes. V	What is the hazard?	
		tifiable hazard to health or safety?			
	prope imme	you own any rty that needs diate attention?	ľ	f immediate attention is neede	ed, why is it needed?
	perisha that mu	ample, do you own able goods, or livestock ust be fed, or a building eds urgent repairs?			
			١	Where is the property?Num	ber Street

City

State

ZIP Code

Hannah Debtor 1

Oluwabusola

Document Iseyemi

Page 5 of 54

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57

Desc Main

Debtor 1

Case 18-08535 Document Page 6 of 54 Hannah Oluwabusola Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50.000 □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. 🗶 /s/ Hannah Oluwabusola Iseyemi Signature of Debtor 2 Signature of Debtor 1

Executed on

03/20/2018

MM / DD / YYYY

Executed on

MM / DD / YYYY

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 7 of 54

Debtor 1 Hannah Oluwabusola Iseyemi Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Kosk	Date	Date: 03/23/2	2018
Signature of Attorney for Debtor	Date	MM / DD / YYYY	Y
David Kosk			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	II	60603	
Chicago	L 	60603	-
City	State	60603 ZIP Code dressndil@gera	- acilaw.com
	State	ZIP Code	- acilaw.com
City	State	ZIP Code	acilaw.com

Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Case 18-08535 Doc 1 Page 8 of 54 Document

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Hannah	Oluwabusola	Iseyemi				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Case Number	. ,	the : <u>NORTHERN</u> District of <u>II</u>	(State)				
(If known)			_				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 17,075
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 17,075
	l	
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$19,000
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,036
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) but combined monthly income from line 12 of Schedule I	\$2,080.41
	e <i>J: Your Expenses</i> (Official Form 106J) pur monthly expenses from line 22c of <i>Schedule J</i>	\$2,080.00

Document Oluwabusola Hannah Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records		
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	urt with your other schedules.	
Your famil	In debts are primarily consumer debts. Consumer debts are those "incurred by an individual primer, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. or debts are not primarily consumer debts. You have nothing to report on this part of the form. Character to the court with your other schedules.	. § 159.	
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offi 2A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	cial –	\$ 2,550.22
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
From P	art 4 of Schedule E/F, copy the following:		
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00	
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00	
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Tota	I. Add lines 9a through 9f.	\$_0.00	

		0 00E2E Doc 1		Entered 03/23/18 16:38:5	57 De:	sc Main
Fill in this in	formation to ide	ntify your case and this filin	g:	0 of 54		
Debtor 1	Hannah	Oluwabusola	Iseyemi			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>			
Case Number	-		(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
_			-	t fits in more than one category, list the ass parried people are filing together, both are o		
esponsible for	supplying corre	ct information. If more space	e is needed, attach a separa	ite sheet to this form. On the top of any add		
		se number (if known). Answ				
r ear c in			her Real Esate You Own or Ha			
No.	m or nave any le	gai or equitable interest in a	any residence, building, land	a, or similar property?		
Yes.	Describe					
	_	-	ur entries fro Part 1, includi	ng any entries for pages >		\$0.00
						ψ0.00
Part 2:	Describe Your Vel	hicles				
=	_	· · · · · · · · · · · · · · · · · · ·	=	e registered or not? Include any vehicles		
-		-	•	xecutory Contracts and Unexpired Leases.		
No.	s, trucks, tractors	s, sport utility vehicles, mot	orcycles			
Yes.	Describe	Touris				
N	/lake:	Toyota	Who has an interest in the			claims or exemptions. Put red claims on Schedule D:
N	Model:	Corolla	Debtor 1 only Debtor 2 only		-	laims Secured by Property
Y	'ear:	2017	Debtor 1 and Debtor 2 on	Current version of the contract of the contrac	value of the	Current value of the portion you own?
A	Approximate Milea	age: <u>8,500</u>	At least one of the debtor			
C	Other information:		Check if this is comm	\$	16,025	.00 \$ 16,025.00
	2017 Toyota Cord miles	olla with over 8,500	instructions)	unity property (see		
Ľ	Tilles					
04. Watercraft	t, aircraft, motor	homes, ATVs and other rec	reational vehicles, other veh	nicles, and accessories		
	Boats, trailers, mot	ors, personal watercraft, fishing v	ressels, snowmobiles, motorcycle	accessories		
No.	Describe					
		oortion you own for all of yo	ur entries fro Part 2, includi	ng any entries for pages		\$ 16,025.00
you have at	tached for Part 2	2. Write that number here		>		Ţ 15,525133
Part 3:	Describe Your Per	rsonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the
						portion you own? Do not deduct secured claims
						or exemptions
	d goods and furn Major appliances, f	nishings furniture, linens, china, kitchenwa	re			
No.						
Yes.	Describe	Furniture, linens, small appliance	ces, table & chairs, bedroom set		\$500	
			,		- 300	\$ 500.00

Debtor	1 Hanı		8-08535 Oluwabu	Doc 1	Filed 03/23/18 Seyemi Document Last Name	Entered 03/23/18 16:38:5 Page 11 of 54 Humber (if known)	57 Desc Main	l —	
07. I		Televisions and ra		nes, cameras, i	gital equipment; computers, print media players, games	ters, scanners; music	\$100		
08. (Examples				work; books, pictures, or other a	urt objects;		\$	100.00
	Yes.	Describe						\$	0.00
09. I	Examples	nt for sports and Sports, photograp s; carpentry tools; Describe	hic, exercise, and		uipment; bicycles, pool tables, g	olf clubs, skis; canoes		¢.	0.00
10. F	Examples No. Yes.	: Pistols, rifles, shot	tguns, ammunition,	and related eq	uipment			\$	<u>0.0</u> 0
11. (Clothes Examples No. Yes.	Everyday clothes,	furs, leather coats	, designer wear	, shoes, accessories			\$	0.00
12. 、	Jewelry		Everyday clothe	s, shoes, acces	ssories		\$200	\$	200.00
	_		costume jewelry, e	engagement rin	gs, wedding rings, heirloom jewe	elry, watches, gems,			
			Costume jewelry	′			\$75	\$	<u>75.0</u> 0
13. I	No.	Dogs, cats, birds,	horses						
14. /	_	Describe personal and h	ousehold items	you did not a	already list, including any h	nealth aids you did not list		\$	0.00
	No. Yes.	Describe	books, CDs, DV	Ds & Family Ph	notos		\$75	\$	75.00
15. 🖊	Add the d	ollar value of all	of your entries	from Part 3, i	ncluding any entries for pa	ges you have attached		-	\$950.00
fo	or Part 3.	Write that numl	ber here			>			4300.0 1
Pa	rt 4:	Describe Your Fi	nancial Assets						
Do y	ou own o	or have any lega	l or equitable in	terest in any	of the following?		Current va		

Do not deduct secured claims

or exemptions

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57

Document Page 12 of an Edumber (if known)

Page 12 of an Edumber (if known) Hannah

Desc Main

17.	 Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, 		
	and other similar institutions. If you have multiple accounts with the same institution, list each. No.		
	Yes. Describe Account Type: Institution name: Checking Account Chase Bank	\$	100.00
18.	8. Bonds, mutual funds, or publicly traded stocks	\$	100.00
	Examples: Bond funds, investment accounts with brokerage firms, money market accounts No.		
	Yes. Describe Institution or issuer name:	\$	0.00
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No.		
	Yes. Describe Name of Entity and Percent of Ownership:	\$	0.00
20.	Government and corporate bonds and other negotiable and non-negotiable instruments	·	
	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No.		
	Yes. Describe Issuer name:	s	0.00
21.	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No.	<u> </u>	
	Yes. Describe Type of account and Institution name:	¢	0.00
22.	2. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company	\$	0.00
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.		
	Yes. Describe Institution name or individual:	\$	0.00
23.	B. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.		
	Yes. Describe Issuer name and description:	_	0.00
24.	I. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	\$	0.00
	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	¢	0.00
25.	i. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No.	Ψ	<u>0.0</u> 0
	Yes. Describe	s	0.00
26.	6. Patents, copyrights, trademarks, trade secrets, and other intellectual property		
	Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.		
	Yes. Describe		0.00
27.	 Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses 		
	No. Yes. Describe		
		\$	0.00

Case 18-08535 Doc 1 Hannah

Desc Main

Debtor 1 Middle Name

Filed 03/23/18 Entered 03/23/18 16:38:57

Document Page 13 of 54 Page 13 of 54

Моі	ney or property owed	to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to	you	
	No. Yes. Describe	.	\$0.00
29.	Family support Examples: Past due or No.	lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe	S	\$0.00
30.	Social Security benefits No.	es, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, s; unpaid loans you made to someone else	
	Yes. Describe		\$0.00
31.	No.	bility, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe	Health Insurance with employer \$0	s 0.00
32.		erty that is due you from someone who has died ry of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive expect proceeds from a life insurance policy, or are currently entitled to receive expect proceeds from a life insurance policy, or are currently entitled to receive expect proceeds from a life insurance policy, or are currently entitled to receive	\$
	Yes. Describe	·····	\$ 0.00
33.	_	parties, whether or not you have filed a lawsuit or made a demand for payment amployment disputes, insurance claims, or rights to sue	
	Yes. Describe		\$0.00
34.	No. Yes. Describe	d unliquidated claims of every nature, including counterclaims of the debtor and rights	
	<u> </u>		\$0.00
35.	No.	you did not already list	
	Yes. Describe	s	\$0.00
36.	Add the dollar value	of all of your entries from Part 4, including any entries for pages you have attached	C400.00
	for Part 4. Write that r	number here>	\$100.00
P	art 5: Describe An	ny Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	any legal or equitable interest in any business-related property?	
	∐Yes.		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	_	or commissions you already earned	
	No. Yes. Describe	.	\$ 0.00
1			T

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57

| Sevenil | Discourse | Desc Main Hannah Debtor 1 Document Last Name 39. Office equipment, furnishings, and supplies

Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
Yes. Describe	
41. Inventory	\$0.00
No.	
Yes. Describe	\$ 0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership: Yes. Describe	
	\$0.00
43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	<u> </u>
No. Yes. Describe	
Total Description	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$0.0_0
47. Farm animals	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	\$ <u>0.0</u> 0
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested	
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe	
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe	\$ <u>0.0</u> 0
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$ <u>0.0</u> 0
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	\$\$ \$\$ \$\$
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$0 \$0 \$\$
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe	\$\$ \$\$ \$\$
47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$0 \$0 \$\$

Case 18-08535 Doc 1

Desc Main

Filed 03/23/18 Entered 03/23/18 16:38:57

Document Page 15 of 54 umber (if known) Describe All Property You Own or Have an Interest in That You Did Not List Above

Part 7: Describe All Property You Own or Have an Interest in That You Did Not	List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		
Yes. Describe		\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here		\$0.00
94. Add the donar value of all of your entries from Fart 7. Write that number new		
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 16,025.00	
57. Part 3: Total personal and household items, line 15	\$ 950.00	
58. Part 4: Total financial assets, line 36	\$ 100.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
50. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
51. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 17,075.00	\$ 17,075.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$17,075.00

Page 6 of 6 Official Form 106A/B Record # 757395 Schedule A/B: Property

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Hannah	Oluwabusola	Iseyemi				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	ne: <u>NORTHERN</u> District of <u>ILI</u>	_INOIS (State)				
Case Number	r		(2.2.0)				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any property	y you list on Schedule A/B that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2017 Toyota Corolla with over 8,500 miles	\$ <u>16,025</u>	\$_2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>500</u>	\$_ 500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, cell phone	\$ <u>100</u>	\$100	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>200</u>	\$_200	735 ILCS 5/12-1001(a),(e)
ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
icial Form 106C	Record # 757395		he Property You Claim as Exempt	Page 1 of

Hannah

First Name

Oluwabusola

Document

Page 17 of 54 Number (if known)

Debtor 1

Middle Name

Last Name

	Addit	ional Page				
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Costume jewelry	\$ <u>75</u>	\$_ 75	735 ILCS 5/12-1001(a),(e)	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>75</u>	\$ _ 75	735 ILCS 5/12-1001(a),(e)	
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, Chase Bank, 100.00	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exemption of more	e than \$160,375?			
	(Subject to adjust	stment on 4/01/19 and every 3 year	rs after that for cases filed o	n or after the date of adjustment .)		
	Yes Did you	acquire the property covered by th	ne exemption within 1 215 d	lays before you filed this case?		
	No	adquire and property develored by a	o	ayo bololo you mou amo ouco.		
	Yes.					
0	fficial Form 106C	Record # 757395	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

Fill in this i	Caco 18 09		o 1 Eiloc	I N2/22/10	Entor	ed 03/23 8 of 54	/18 16:38:57	Desc Main	
Debtor 1	Hannah	Oluwab	usola	Iseyemi					
	First Name	Middle Name		Last Name	_				
Debtor 2					_				
(Spouse, if filing)	First Name	Middle Name		Last Name					
United State	s Bankruptcy Court for the	: <u>NORTHERN</u>	District of <u>ILLINO</u>					_	
Case Number	er			(State)				Check if th	is is an
(If known)						J		amended f	iling
Official F	orm 106D								
Schedule	D: Creditors	Who Have	Claims S	ecured by	Propert	ty			12/15
1. Do any cr	es, write your name and editors have claims send heck this box and submarial in all of the information. List All Secured Claims	cured by your pr hit this form to the on below.	operty?	other schedules. Y	∕ou have not	thing else to re	port on this form.		
							Column A	Column A	Column C
for each of	ecured claims. If a cred claim. If more than one as possible, list the clai	creditor has a pa	rticular claim, list	the other creditor	rs in Part 2.	ly	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Americ	can Eagle Bank		Describe the	property that secu	ires the clain	n:	\$ _19,000.00	\$ 16,025.00	\$ <u>2,975.00</u>
Creditor's			2017 Toyota	Corolla with over	8,500 miles				
556 Ra Number	andall Rd Street								
rumber	Gueet		As of the date	you file, the clain	n ie: Check a	ıll that annly			
			Contingent	-	iiio. Oncoru	iii tiidt appiy.			
South			Unliquidate	d					
City	S	ate Zip Code	Disputed						
Who owe	s the debt? Check one.		Nature of Lie	Check all that appraise.	ply.				
=	r 1 only		An agreem	ent you made (such	as mortgage	or secured			
=	r 2 only		car loan)						
=	r 1 and Debtor 2 only		= '	en (such as tax lien,	mechanic's lie	en)			
At leas	st one of the debtors and a	nother		ien from a lawsuit					
	k if this claim relates to a	1	Other (inclu	iding a right to offset	t)				
Date Deb	t was incurred		Last 4 digits	of account number	r				
Part 2:	List Others to Be Notifi	ed for a Debt That	You Already Lis	ted					
trying to collecthan one cred	only if you have others ct from you for a debt yo itor for any of the debts I, do not fill out or subm	ou owe to someon that you listed in l	e else, list the cre	editor in Part 1, an	d then list th	e collection ag	ency here. Similarly, if y	ou have more	

Fill	in this inf	formation to identify your case:		lad 02/22/19	Entere d 03/23/18 16 9 of 54	3:38:57	Desc Main	
		, , , , , , , , , , , , , , , , , , , ,			9 01 54			
Deb	tor 1	Hannah Ol	uwabusola	Iseyemi				
		First Name Midd	lle Name	Last Name				
Deb	otor 2	=						
(Spot	use, if filing)	First Name Midd	lle Name	Last Name				
Unit	ed States I	Bankruptcy Court for the : <u>NORTH</u>	ERN_ District of IL	LINOIS_				
Coo	a Number			(State)			☐ Check if t	his is an
	e Number nown)						amended	
⊃ffi∠	sial E	orm 106E/E			<u>_</u>			J
JIIIC	Jai F	orm 106E/F						
<u>Sche</u>	edule	E/F: Creditors Who	Have Unse	cured Claims				12/15
ist the I/B: Pr redito eeded	other paroperty (Cors with party), copy the any additi	arty to any executory contracts Official Form 106A/B) and on Sc artially secured claims that are	or unexpired lease thedule G: Execute listed in Schedule ber the entries in t and case number (if	es that could result in a ory Contracts and Unex D: Creditors Who Have the boxes on the left. At	and Part 2 for creditors with NOI claim. Also list executory contra pired Leases (Official Form 1060 claims Secured by Property. If tach the Continuation Page to this	cts on Schedul 6). Do not includ more space is	<i>l</i> e de any	
1 D o	any cred	ditors have priority unsecured o	laims against you	?				
50	-		namio agamot you	•				
	İ	to Part 2.						
Ш								
ea no un	ch claim l npriority a secured o	listed, identify what type of claim amounts. As much as possible, li claims, fill out the Continuation P	it is. If a claim has st the claims in alp age of Part 1. If mo	both priority and nonprionabetical order according ore than one creditor hold	cured claim, list the creditor separa rity amounts, list that claim here a g to the creditor's name. If you hav ds a particular claim, list the other of	nd show both pr re more than two	riority and o priority	
(F	ы ап ехр	lanation of each type of claim, se	e the moductions i		dion bookiet.)	Total claim	Priority	Nonpriority
							amount	amount
Pari	2: L	ist All of Your NONPRIORITY Uns	ecured Claims					
3. Do	any cred	ditors have nonpriority unsecur	ed claims against	you?				
	No. You	u have nothing to report in this pa	art. Submit this for	m to the court with your o	other schedules.			
	Yes.			,				
4 lis		our nonpriority unsecured clain	ns in the alphabeti	cal order of the creditor	who holds each claim. If a credit	or has more tha	an one	
no inc	npriority u	unsecured claim, list the creditor	separately for each	n claim. For each claim lis	sted, identify what type of claim it i ors in Part 3.If you have more than	s. Do not list cla	aims already	
4.1	Capitalo	one	Last 4 di	gits of account number _	NULL			Total claim \$ 4,686.00
4.1	Creditor's N		Lust 4 di	gits of account number _				
	15000 C	Capital One Dr	_ When wa	s the debt incurred?	2013-2018			
	Number	Street						
			_ As of the	date you file, the claim is	: Check all that apply.			
	Richmor	nd VA 23238	Contir	ngent				
	City	State Zip Cod	e 📙 .	iidated				
v	/ho owes	the debt? Check one.	Disput	ted				
ļ	Debtor 1	•						
Ļ	Debtor 2	•		NONPRIORITY unsecured	claim:			
Ļ	=	1 and Debtor 2 only		nt loans	tion agreement or diverse			
Ļ	=	one of the debtors and another		ations arising out of a separa ou did not report as priority c				
L	_	if this claim relates to a inity debt			plans, and other similar debts			
ls		n subject to offest?		or promonantly	,,			
	No		Other.	Specify Credit Card or	Credit Use			
	Yes							

Case 18-08535 Doc 1 Page 20 of 54 Case Number (if known) Document Hannah Oluwabusola Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2 CBNA	Last 4 digits of account number _	NULL	\$ <u>2,267.00</u>
Creditor's Name		2045 2049	
50 Northwest Point Road	When was the debt incurred?	2015-2018	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
511 O 1511 H 20007	Contingent		
Elk Grove Village IL 60007	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes 4 2 Chase CARD		NULL	\$ 1,656.00
Creditor's Name	Last 4 digits of account number _		\$_1,000.00
Po Box 15298	When was the debt incurred?	2016-2018	
Number Street			
	As of the date you file, the claim is	Chook all that apply	
	Contingent	. Опеск ан шасарріу.	
Wilmington DE 19850	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	4t	
At least one of the debtors and another	Obligations arising out of a separate that you did not report as priority of	-	
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	Debts to perision of profit-sharing p	Jans, and other similar debts	
No	Other. Specify Credit Card or	Credit Use	
Yes			
4.4 Chase CARD	Last 4 digits of account number _	NULL	\$ <u>5,287.00</u>
Creditor's Name	When we the debt in sums 42	2014-2018	
Po Box 15298	When was the debt incurred?	2011 2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Wilmington DE 19850	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	-	
Check if this claim relates to a	that you did not report as priority cl		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
No	Other, Specify Credit Card or	Credit Llea	
Yes	Other. Specify Credit Card or	Orodit 030	

Case 18-08535 Doc 1 Page 21 of 54
Case Number (if known) Document Hannah Oluwabusola Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	Comcast Cable Communications	Last 4 digits of account number 6658	\$ <u>173.00</u>
	Creditor's Name	2017 2017	
	8014 Bayberry Rd	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Jacksonville FL 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.6	Comenitybank/Victoria	Last 4 digits of account number NULL	<u>\$ 325.00</u>
	Creditor's Name	2042 2042	
	Po Box 182789	When was the debt incurred? 2013-2018	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of NONDRIORITY unaccured claims	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	Comenitybk/Dswvs	Last 4 digits of account number NULL	\$ 1,767.00
	Creditor's Name	2011 2017	
	Po Box 182789	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file the claim is: Check all that sank	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDRIORITY uncoured claim:	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	□ _{Voo}	_	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	D R Management Co	Last 4 digits of account number 9129	\$ 2,400.00
	Creditor's Name		
	C/O Jerome D. Citron	When was the debt incurred?	
	Number Street		
	120 W. Madison St #701	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60602	Unliquidated	
	City State Zip Code		
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(S)	
\vdash	Yes	All II I	4 404 00
4.9	Mcydsnb	Last 4 digits of account number NULL	\$ <u>1,494.00</u>
	Creditor's Name Po Box 8218	When was the debt incurred? 2014-2018	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Manage Oll 45040	Contingent	
	Mason OH 45040	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ř	Debtor 1 and Debtor 2 only	Student loans	
H	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a community debt	that you did not report as priority claims	
19	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other, Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.10	Onemain	Last 4 digits of account number 9954	\$ 4,101.00
	Creditor's Name		
	Po Box 1010	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evansville IN 47706		
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Page 23 of 54 Document Oluwabusola Hannah Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 110.00 **RCN** 4.11 Last 4 digits of account number _ Creditor's Name 2017-2018 Po Box 64378 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55164 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Syncb/TJX COS DC \$ 2,770.00 Last 4 digits of account number Creditor's Name 2015-2018 Po Box 965005 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Clerk, First Mun Div, 17-M1-709129		On which entry in Part 1 or Part 2 list the original creditor?			
Name 50 W. Washington St., Rm. 1001		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago	IL 60602	Last 4 digits of account number _	9129		
City State	Zip Code				

Schedule E/F: Creditors Who Have Unsecured Claims

Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Case 18-08535 Doc 1

Schedule E/F: Creditors Who Have Unsecured Claims

Hannah Debtor 1

Oluwabusola

Document

Page 24 of 54 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.0	00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0	00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0	00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0	00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.0	00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$0.0	00
	6g. Obligations arising out of a separation agreement	6g.	\$ 0.0	00
	or divorce that you did not report as priority claims	og.	Ψ	
		6h.	\$0.0	
	claims 6h. Debts to pension or profit-sharing plans, and other	Ū		00

		Caso 19	09525 Doc 1 Ei	lad N2/22/10	Entor	ed 03/23/18 1	16:38:57	Desc Main	
Fi	ll in this in	formation to ident	tify your case:			5 of 54			
D	ebtor 1	Hannah	Oluwabusola	Iseyemi	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	Spouse, if filing)	First Name	Middle Name	Last Name	-				
U	Inited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILI</u>						
	ase Number			(State)				Check if this is amended filing	
Off	icial F	orm 106G						J	
			ory Contracts and U	nexpired Lea	ases				12/15
3e as	s complete mation. If n	and accurate as p	possible. If two married people a ded, copy the additional page, fi	re filing together, bot Il it out, number the e	th are equal entries, and	ly responsible for sup attach it to this page.	oplying correct On the top of a	ıny	
addit	ional page	s, write your name	e and case number (if known).	•	•	. •		•	
1. L	_	-	contracts or unexpired leases? ubmit this form to the court with you	our other ashedules. V	/ou have no	thing also to report on	this form		
[_		nation below even if the contracts						
•	— 163.1111	in an or the inion	lation below even if the contracts	or leases are listed in	ochedule P	v.b. i roperty (Omeiai i	OIII 100AD)		
			or company with whom you have						
	example, re unexpired le		cell phone). See the instructions	for this form in the inst	truction bool	klet for more examples	s of executory co	ontracts and	
	Person or	company with wh	nom you have the contract or lea	se		State what the o	contract or lease	e is for	
2.1	1								
2.1	Name				_				
	Number	Ctrast			_				
	Number	Street							
	City		State Zip Co	de	_				
2.2					_				
	Name								
	Number	Street			_				
	City		State Zip Co	de	_				
2.3	1								
2.0	Name				_				
	Number	Ctrast			_				
	Number	Street							
	City		State Zip Co	de	_				
2.4	1								
	Name				_				
	Number	Street			_				
					_				
	City		State Zip Co	de					
2.5	J				_				
	Name				_				
	Number	Street							

State Zip Code

City

Official Form 106G

Fill in this in	formation to ident	tify your case:	
Debtor 1	Hannah	Oluwabusola	Iseyemi
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILL</u>	_INOIS (State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

E.O				144.77
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	Hannah	Oluwabusola	Iseyemi	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : NORTHERN DISTRICT OF I	LLINOIS	
Case Numbe	r			
(If known)				

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment								
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed				
	Include part-time, seasonal, or self-employed work.	Occupation	Teller						
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Devon Western Co	urrency Exchange					
			Chicago, IL 60659		2				
		How long employed there?	Since 3/1/2016						
Pa	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
				For Debtor 1	For Debtor 2 or non-filing spouse				
2.	List monthly gross wages, salar deductions). If not paid monthly, or	-	\$2,464.58	\$0.00					
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00				
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,464.58	\$0.00				

 Official Form 106I
 Record # 757395
 Schedule I: Your Income
 Page 1 of 2

Document <u>Hannah</u> Oluwabusola Debtor 1 Case Number (if known) _

Last Name

First Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$2,464.58		\$0.00		
5. L		payroll deductions:						
		Fax, Medicare, and Social Security deductions	5a. 	\$426.46		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$151.71		\$0.00		
		Oomestic support obligations	5f. 	\$0.00		\$0.00		
	_	Jnion dues	5g.	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ —	\$578.17	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,886.41		\$0.00		
8. L i		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
			_					
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. —	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$194.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_	Ψ101.00		Ψ0.00		
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$194.00		\$0.00		
10	0-1-	what we wish to be a sure Andre line 7 to line 0	40 🗀				_	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,080.41 +		\$0.00	Ľ	\$2,080.41
11.12.13.	Incluother Do n Spece	the all other regular contributions to the expenses that you list in Schedular de contributions from an unmarried partner, members of your household, your friends or relatives. The include any amounts already included in lines 2-10 or amounts that are resify: The amount in the last column of line 10 to the amount in line 11. The reserve that amount on the Summary of Schedules and Statistical Summary of Colou expect an increase or decrease within the year after you file this form No.	not available to	pay expenses listed in	Schedu		^{11.} —	\$0.00 \$2,080.41
		Yes. Explain:						

Fill in this in	nformation to identify y	our case:				
Debtor 1	Hannah	Oluwabusola	Iseyemi	Check if this is:		
	First Name	Middle Name	Last Name	An amend	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	s Bankruptcy Court for the	NORTHERN DISTRICT OF IL	LINOIS			
Case Numbe (If known)	er			MM / DD /	YYYY	
L Official F	orm 106J			11 '	ŭ	2 because Debtor 2
				maintains	a separate house	
	le J: Your Ex	-	ero filing together, both	are equally responsible for supply	ing correct informs	12/15
				ages, write your name and case nu	=	
Part 1:	Describe Your Househol	d				
	Go to line 2. Does Debtor 2 live in a	separate household?				
Do not li	have dependents?		s information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2		each dependen	t	Daughter	2	No X Yes
Do not s names.	state the dependents'					X No
						Yes
						X _{No}
						Yes
						X No
						Yes
						X No
2						Yes
expense	expenses include es of people other than	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
yoursel	f and your dependents	? Yes				
	Estimate Your Ongoing I					
-	of a date after the bank		-	m as a supplement in a Chapter 13 /, check the box at the top of the for	-	
	-	cash government assistance ed it on <i>Schedule I: Your Inc</i>	=		Υ	our expenses
			•			
	tal or nome ownership t for the ground or lot.	expenses for your residence	e. Include first mortgag	ge payments and	4.	\$670.00
If not in	cluded in line 4:				-	
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	roperty, homeowner's, o	r renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repa	ir, and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Document Hannah Oluwabusola Debtor 1 Case Number (if known) _ First Name

btor 1	Tatilian Oluwabusola iseyemi Case Number (if known)			
	First Name Middle Name Last Name		Your expens	es
		_	<u> </u>	# 0.0
. /	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Itilities: a. Electricity, heat, natural gas	6a.		\$72.0
	b. Water, sewer, garbage collection	6b.		\$0.0
	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$200.0
	d. Other. Specify:	6d.	\$	0.0
	ood and housekeeping supplies	7.		\$225.0
	childcare and children's education costs	8.		\$100.0
	Flothing, laundry, and dry cleaning	9.		\$55.0
	ersonal care products and services	10.		\$20.0
	ledical and dental expenses	11.		\$0.0
	ransportation. Include gas, maintenance, bus or train fare.	12.		\$117.0
	to not include car payments.			
3. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
. (haritable contributions and religious donations	14.		\$0.0
. 1	nsurance.			
[o not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.0
1	5b. Health insurance	15b.		\$0.0
1	5c. Vehicle insurance	15c.		\$230.0
1	5d. Other insurance. Specify:	15d.		\$0.0
3. 1	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	pecify:	16.		\$0.0
. I	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$391.0
1	7b. Car payments for Vehicle 2	17b.		\$0.
1	7c. Other. Specify:	17c.		\$0.0
1	7d. Other. Specify:	17d.		\$0.0
3. Y	our payments of alimony, maintenance, and support that you did not report as deducted			
f	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
). (Other payments you make to support others who do not live with you.			
5	pecify:	19.		\$0.0
. (other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
2	0a. Mortgages on other property	20a.		\$ 0.0
2	0b. Real estate taxes	20b.	\$	0.0
2	0c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
2	0d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
5	0e. Homeowner's association or condominium dues	20e.	\$	0.0

Official Form 106J Record # 757395 Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 31 of 54

Debtor	1 Hanr	nan Oluwabusola	iseyemi	Case Number (if known)		
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		<u> </u>	21.	\$0.00
22		onthly expense: Add lines 4 through 21.			22.	\$2,080.00
	The resu	ılt is your monthly expenses.			_	
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly inc	ome) from Schedule I.		23a.	\$2,080.41
	23b.	Copy your monthly expenses from line 22	above.		23b. -	\$2,080.00
	23c.	Subtract your monthly expenses from you	r monthly income.		23c.	\$0.41
		The result is your monthly net income.			L	
	_					
24.	-	expect an increase or decrease in your exp nple, do you expect to finish paying for your				
		e payment to increase or decrease because				
	X No					
	Yes	s. Explain Here:				
	_					

 Official Form 106J
 Record #
 757395
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and					
/s/ Hannah Oluwabusola Iseyemi	x					
Signature of Debtor 1	Signature of Debtor 2					
Date _03/20/2018	Date					
MM / DD / YYYY	MM / DD / YYYY					

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 33 of 54

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Hannah First Name	Oluwabusola Middle Name	Iseyemi Last Name		
Debtor 2	riist Name	wildlie Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	-				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

formation. If more space is needed, attach a sepumber (if known). Answer every question.	parate sheet to this form. On the t	op of any additional pages, write your r	iame and case
Part 1: Give Details About Your Marital Status	s and Where You Lived Before		
1. What is your current marital status?			
Married			
Not married			
2 During the last 3 years, have you lived anyw	here other than where you live no	w?	
No.			
Yes. List all of the places you lived in the la	ast 3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
9013 Lavergne Ave	FROM 06/2014		
Skokie IL 60077-1622	To 06/2017		
Within the last 8 years, did you ever live with property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: You have a sure you fill out Schedule H: You	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	

Document Page 34 of 54

Oluwabusola Iseyemi Case Number (if known)

Last Name

Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.							
No.Yes. Fill in the details							
	Debtor 1		Debtor 2				
	Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)			
From January 1 of current year until	Wages, commissions,	\$5,871	Wages, commissions,				
the date you filed for bankruptcy:	bonuses, tips Operating a business		bonuses, tips Operating a business				
For last calendar year:	Wages, commissions,	\$27,396	Wages, commissions,				
(January 1 to December 31, 2017)	bonuses, tips Operating a business	\$1,000(est)	bonuses, tips Operating a business				
For the calendar year before that:	Wages, commissions,	\$27,000(est)	Wages, commissions,				
(January 1 to December 31, 2016)	bonuses, tips Operating a business		bonuses, tips Operating a business				
List each source and the gross income from e. No. Yes. Fill in the details	as source separatery. Do no	saco moomo diat you istet					
	Debtor 1		Debtor 2				
	Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)			
From January 1 of current year until	LINK	\$552					
the date you filed for bankruptcy:							
For last calendar year:	LINK	\$2,300(est)					
(January 1 to December 31, 2017)	Retirement withdrawal	\$347					
For last calendar year:	LINK	\$2,300(est)					
For last calendar year: (January 1 to December 31, 2016)	LINK	\$2,300(est)					
-	LINK	\$2,300(est)					

Hannah

First Name

Middle Name

Debtor 1

Document Page 35 of 54

Hannah Oluwabusola Iseyemi Case Number (if known)

FIIS	st Name Middle Name	Last Name			
Part 3:	List Certain Payments You Made Before You	Filed for Bankruptcy			
⁰⁶ Are eith	ner Debtor 1's or Debtor 2's debts primarily	consumer debts?			
п.,					
∐ No.	Neither Debtor 1 nor Debtor 2 has primarily	-		ned in 11 U.S.C. § 101(8)	as
	"incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?				
	During the 90 days before you med for bank	rupicy, did you pay ai	iny creditor a total or 50,-	125 OF MOTE!	
	No. Go to line 7.				
	Yes. List below each creditor to whom y	ou paid a total of \$6.4	425* or more in one or n	nore payments and the	
	total amount you paid that creditor. Do r	•		• •	
	child support and alimony. Also, do not				
* Sı	ubject to adjustment on 4/01/19 and every 3 y	ears after that for cas	ses filed on or after the o	late of adjustment.	
Ye	s. Debtor 1 or Debtor 2 or both have primar	ily consumer debts.			
	During the 90 days before you filed for ban	kruptcy, did you pay	any creditor a total of \$6	00 or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whom y	-		-	
	creditor. Do not include payments for do		•	port and	
	alimony. Also, do not include payments	to an attorney for this	s bankruptcy case.		
		Dates of	Total amount paid	Amount you still	owe Was this payment for
		payments			
	City of Chicago	02/0218	\$1,000(est)	\$0	Mortgage
	121 N. LaSalle St Room 107				☐ Car
	Chicago, IL 60602				Credit card
					Loan repayment
					Suppliers or vendors
					Other
07 18/31-1- 4	Local background Clark Control Control				
	I year before you filed for bankruptcy, did you include your relatives; any general partners;	• •			ral partner:
corporat	tions of which you are an officer, director, per	son in control, or own	ner of 20% or more of the	eir voting securities; and a	ny managing
	ncluding one for a business you operate as a	sole proprietor. 11 U.	S.C. § 101. Include pay	ments for domestic suppo	rt obligations,
_	child support and alimony.				
No.					
∐ Yes	. List all payments to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
		payment	Pulu	00	
	l year before you filed for bankruptcy, did you	make any payments	or transfer any property	on account of a debt that	benefited
an insid	er? payments on debts guaranteed or cosigned b	y an incider			
_	payments on debts guaranteed or cosigned t	by all ilisider.			
No.					
∐ Yes	. List all payments to an insider.	_			
		Dates of	Total amount	Amount you still	Reason for this payment Include creditor's name
	1	payment	paid	owe	include creditor's name
Part 4:	Identify Legal actions, Repossessions, and Fo	oreclosures			

Debtor 1

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 36 of 54

Debto	r 1	Hannah	Oluwabusola	Iseyemi	Case Number (if known)			
		First Name	Middle Name	Last Name				
	List		ing personal injury cases	vere you a party in any lawsuit, court action, or administrative proceeding? cases, small claims actions, divorces, collection suits, paternity actions, support or custody				
		No.						
	•	Yes. Fill in the details.						
				Nature of the case	Court or agency	Status of the case		
		D R Management Co	VS Hannah	Collection	First Municipal District, Cook County	Pending On appeal		
		CASE NUMBER#17M	11709129			Concluded		
						_		
		in 1 year before you file ck all that apply and fill		ny of your property repossesse	ed, foreclosed, garnished, attached, seized, or levied	?		
	1	No. Go to line 11						
		Yes. Fill in the informati	ion below.					
11			i filed for bankruptcy, di ent because you owed a		nk or financial institution, set off any amounts fro	n your accounts		
	1	No. Go to line 11						
		Yes. Fill in the informati	ion below.					
			led for bankruptcy, was a custodian, or another		ossession of an assignee for the benefit of credito	ors, a		
	■ N □ Y							
	art 5:							
13	with	iin 2 years before you	tiled for bankruptcy, did	you give any gifts with a total	al value of more than \$600 per person?			
	_	No.						
	_	Yes. Fill in the details fo	-					
14	With	iin 2 years before you	filed for bankruptcy, did	d you give any gifts or contrib	outions with a total value of more than \$600 to any	charity?		
	_	No.						
	Yes. Fill in the details for each gift.							
Pa	art 6:	List Certain Losses	5					
		iin 1 year before you fi bling?	iled for bankruptcy or si	ince you filed for bankruptcy,	did you lose anything because of theft, fire, other	disaster, or		
	1							
		Yes. Fill in the details fo	or each gift.					
P	art 7:	List Certain Payme	ents or Transfers					
	cons	sulted about seeking b	pankruptcy or preparing	a bankruptcy petition?	your behalf pay or transfer any property to anyon	e you		
	Incl	ude any attorneys, bar	nkruptcy petition prepar	ers, or credit counseling age	ncies for services required in your bankruptcy.			
	□ I	No.						
	•	Yes. Fill in the details						

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 37 of 54

	Party Contact Info	Description and value of a	any property transferred		Date paymen or transfer	Amount of payment
	Geraci Law L.L.C.					\$1,000.00
	55 E. Monroe Street #3400					
	Chicago,IL 60603					
	Party Contact Info	Description and value of a	any property transferred		Date paymen or transfer	Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services		2	018	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		er any prope	erty to anyon	e who
	No.	•				
	Yes. Fill in the details.					
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you have	siness or financial affairs? made as security (such as the gra	nting of a security interes	-		
	No.					
	Yes. Fill in the details for each gift.					
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or si	milar device	of which you	u are a
	No.					
	Yes. Fill in the details for each gift.					
Pi	art 8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy	were any financial accounts or in	struments held in your na	ame or for v	our benefit (rlosed
	lnclude checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in		·	
	No.					
	Yes. Fill in the details.					
		Last 4 digits of account number	Type of account or	Date account	was La	ast balance before
			instrument	closed, sold, or transferred		osing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depos	sitory for sec	urities,
	No.					
	Yes. Fill in the details.					
		Who else had access to it?	Describe the content	ts	Do	o you still
					ha	ave it?

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 38 of 54

Debtor 1	Hannah	Oluwabusola	Iseyemi	Case Number (if known))				
	First Name	Middle Name	Last Name						
22 Ha	ave you stored property i	n a storage unit or place	other than your home within	1 year before you filed for bankruptcy	/ ?				
	No.								
F	Yes. Fill in the details.								
_	_	Who els	se has or had access to it?	Describe the contents	Do you still				
					have it?				
Part	9: Identify Property Y	ou Hold or Control for Some	one Else						
	o you hold or control any r someone.	property that someone e	lse owns? Include any prope	rty you borrowed from, are storing fo	or, or hold in trust				
	No.								
_	Yes. Fill in the details.								
L	Tes. I ili ili tile detalls.	Where is	s the property?	Describe the property	Value				
Part	Give Details About	Environmental Information							
For the	e purpose of Part 10, the	following definitions app	ly:						
haz inc	zardous or toxic substan cluding statutes or regula	ces, wastes, or material in tions controlling the clea	nto the air, land, soil, surface nup of these substances, was	ning pollution, contamination, release water, groundwater, or other mediun stes, or material. law, whether you now own, operate,	n,				
it o	or used to own, operate,	or utilize it, including disp	osal sites.						
		anything an environmenta rial, pollutant, contamina		s waste, hazardous substance, toxic					
Report	deport all notices, releases, and proceedings that you know about, regardless of when they occurred.								
24 Ha	as any governmental uni	notified you that you ma	y be liable or potentially liable	e under or in violation of an environn	nental law?				
	No.								
7	Yes. Fill in the details.								
_		Govern	mental unit	Environmental law, if you know it	Date of notice				
25 Ha	ave you notified any gove	ernmental unit of any rele	ase of hazardous material?						
	No.								
	Yes. Fill in the details.								
		Governi	mental unit	Environmental law, if you know it	Date of notice				
20 Ha	ave you been a party in a	ny judicial or administrati	ve proceeding under any env	vironmental law? Include settlements	and orders.				
	No.								
	Yes. Fill in the details.								
		Court of	r agency	Nature of the case	Status of the case				
Part '	Give Details About	Your Business or Connection	ns to Any Business						
27 W	ithin 4 years before you	filed for bankruptcy, did y	ou own a business or have a	ny of the following connections to an	y business?				
	A sole proprietor or	self-employed in a trade,	, profession, or other activity,	, either full-time or part-time					
	=) or limited liability partnersh	•					
	A partner in a partn		, , .	,					
	= '	or managing executive o	f a corporation						
	=		•						
	Mn owner or at leas	1 5% of the voting or equi	ty securities of a corporation						
Г	No. None of the above a	applies. Go to Part 12.							
		• •	ils below for each business.						
		,							

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 39 of 54

Debtor 1 Hannah Oluwabusola Iseyemi Case Number (if known) _ First Name Middle Name Last Name Hannah O. Iseyemi Describe the nature of the business **Employer Identification number** Do not include Social Security number or 7031 N. Ridge Blvd #309 Chicago, Self-employed UBER driver IL 60645 EIN: N/A Name of accountant or bookkeeper Dates business existed N/A 2017 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Hannah Oluwabusola Iseyemi Signature of Debtor 2 Signature of Debtor 1 Date 03/20/2018 Date MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person ____ _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this in	Caso 19		od 02/22/19 Er	etered 03/23/18 16:38:5 0 of 54	57 Desc Main	
		iy your odoo.		0 01 54		
Debtor 1	Hannah	Oluwabusola	Iseyemi			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>ILLI</u>			_	
Case Numbe	er		(State)		Check if this is an	
(If known)					amended filing	
	orm 108					
Stateme	nt of Intent	ion for Individuals	Filing Under C	hapter 7	1	2/1
f you are an in	dividual filing unde	r chapter 7, you must fill out this	s form if:			
	ve claims secured b					
=		rty and the lease has not expire		w hou the plate and four the woodings of a	vodito vo	
				or by the date set for the meeting of c to the creditors and lessors you list		
		ether in a joint case, both are ed	-		•	
•	nust sign and date t	•	quany responsible for eap	,g		
	_		, attach a separate sheet to	o this form. On the top of any additio	nal pages,	
vrite your nam	e and case number	(if known).	-			
Part 1:	List Your Creditors V	Vho Have Secured Claims				
	editors that you liste	ed in Part 1 of Schedule D: Credi	itors Who Have Claims Sec	cured by Property (Official Form 106	D) fill in the	_
information	=	a in tait 1 of deficable B. Great	carea by rroperty (ometar rollin root	5), III III die		
Identify the	creditor and the pr	operty that is collateral	What do you inten secures a debt?	d to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	S		☐ Surrender	the property	No	
name:	American I	Eagle Bank	_	property and redeem it		
	5 2017 Toyot	a Caralla with over 9 500 miles		property and enter into a	∐ Yes	
Description	on of 2017 Toyot	a Corolla with over 8,500 miles	-	ion Agreement.		
property securing	deht:			property and [explain]:		
Securing	debt.			property and [explain].		
					_	
Creditor's	3		☐ Surrender	the property	☐ No	
name:			Retain the	property and redeem it	☐ Yes	
Description	on of		Retain the	property and enter into a	_	
property	J. 1 J.		Reaffirmat	ion Agreement.		
securing	debt:		☐ Retain the	property and [explain]:	<u></u>	
			<u> </u>			
Creditor's	<u> </u>		□ Surrender	the property	П No	
name:	5		=	the property	□ No	
Tidino.			<u> </u>	property and redeem it	☐ Yes	
Description	on of			property and enter into a		
property				ion Agreement.		
securing	debt:		☐ Retain the	property and [explain]:	_	
Creditor's	3		—————————————————————————————————————	the property		_
name:			=	property and redeem it	<u> </u>	
	_		<u> </u>	property and enter into a	∐ Yes	
Description	on of			ion Agreement.		
property	deht:			property and [explain]:		
securing	u c υι.			property and [expiditi].		

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 41 of Page 41

or any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), I in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
Describe your unexpired personal property leases	Will the lease be assumed?					
Lessor's name:	□ No					
Description of leased property:	Yes					
Lessor's name:	□ No					
Description of leased property:	Yes					
Lessor's name:	□No					
Description of leased property:	Yes					
Lessor's name:	□No					
Description of leased property:	□Yes					
Lessor's name:	□No					
Description of leased property:	□Yes					
Lessor's name:	□No					
Description of leased property:	□Yes					
Lessor's name:	□ No					
Description of leased property:	☐ Yes					
Part 3: Sign Below						
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures ersonal property that is subject to an unexpired lease.	s a debt and any					
X /s/ Hannah Oluwabusola Iseyemi Signature of Debtor 1 X ■ Signature of Debtor 2	_					
Date _ Dated: 03/20/2018						

Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Case 18-08535 Page 42 of 54 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

	NORTHERN D	ISTRICT OF ILLINOIS EAS	TERN DIVISION)N
[n]	re			
Ha	nnah Oluwabusola Iseyemi / Debtor		Case No:	
			Chapter:	Chapter 7
	DISCLOSURE OF	COMPENSATION OF ATTO	RNEV FOR DEI	RTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 impensation paid to me within one year before the filing addred or to be rendered on behalf of the debtor(s) in contract the state of the debtor	016(b), I certify that I am the attog of the petition in bankruptcy, or	orney for the abover agreed to be paid	re named debtor(s) and that d to me, for services
	For legal services, I have agreed to accept	\$1,000.00		
	Prior to the filing of this statement I have received	\$1,000.00		
	Balance Due	\$0.00		
2.	The source of the compensation paid to me was:			
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor(s) Other: (specify)			
4.	I have not agreed to share the above-disclosed of my law firm.	compensation with any other per-	son unless they ar	re members and associates
	I have agreed to share the above-disclosed com of my law firm. A copy of the agreement, toge attached.			
5.	In return for the above-disclosed fee, I have agreed to case, including:	to render legal service for all aspe	ects of the bankru	ptcy
	Analysis of the debtor's financial situation, and bankruptcy;	I rendering advice to the debtor in	n determining wh	ether to file a petition in
	b. Preparation and filing of any petition, schedules	s, statements of affairs and plan v	which may be req	uired;
5.	By agreement with the debtor(s), the above-disclosed Fee does NOT include any work done post-filing.	d fee does not include the follow	ing service:	
		CERTIFICATION		
	I certify that the foregoing is a compayment to me for representation of the		_	or
	Date: 03/23/2018	/s/ David Kosk		
	Date	Signature of Attorney		

Page 1 of 1 Record # 757395

Geraci Law L.L.C. Name of law firm

Case 18-08535 Geraci Lawdolo 23 Higo is the tique Wisco 18-16:38:57 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chipego Higo 845 875 07 0 GHENT CORNER WWW.INFOTAPES.COM 1/2018 Consultation Attorney: DKO Record #: 757-395

Date: 3/9/2018

Consultation Attorney: **DKO**



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, be debit only, a flat fee for services before filing in court of \$ 1,000.00 at \$ {} today,	у
\$ {} and \$ {} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to pre-p	ay
post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon a you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing resource unless you pay us for it in advance.	as ng
After we file your Chanter 7 bankruptcy in Court, we will advance your Court Cost of \$335. Your flat fee for services after case filing	is
to 1 200 00. We will present you with an agreement to repay the \$335 we will advance after filing, and for our services after filing.	ny
through Discharge or case closing without discharge (at which time our representation of you ceases) totalling \$1,535.00 Whether	OI
not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. We will not you sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We will attend you withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We will attend you	ur
meeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the post-filing for (read next paragraph for what is included)	e €
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web message processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to revand sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed sect 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that did not specifically request from you; appearance other than bankruptcy court. With "flat fee", rather than hourly, you know in advance your entire unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.	you tion any at we cost ance y on
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petiti according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates show above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 day receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refur tineamed advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written not the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 after notice of the dispute from the client, we shall submit the dispute to binding arbitration. Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharce Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: stroams; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, of a stealing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd education as seven by property or incur any credit or	ys of nd of otice days that ge in unt of arge: udent debts ional debts
Date 03 108 18 X MANUAL X (Joint Debtor)	
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 171110	

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 44 of 54

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hannah Oluwabusola Iseyemi / Debtor Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

Judge:

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/20/2018 /s/ Hannah Oluwabusola Iseyemi

Hannah Oluwabusola Iseyemi

X Date & Sign

Record # 757395 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 757395 B 201A (Form 201A) (11/11) Page 1 of 2

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Hannah

Page 46 of 54

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/20/2018	/s/ Hannah Oluwabusola Iseyemi				
	Hannah Oluwabusola Iseyemi				
Dated: 03/23/2018	/s/ David Kosk				
	Attorney: David Kosk				

Form B 201A. Notice to Consumer Debtor(s) Record # 757395 Page 2 of 2

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 47 of 54

Debto	or 1 Hannah Fint Name		eyemi Case N	umber (ff known)	
Pa	rt 6: Answer These Question	s for Reporting Purposes	_	*	
16.	What kind of debts do you have?	as "Incurred by an indiv No. Go to line 16b. Yes. Go to line 17.	narily business debts? Business debts a or investment or through the operation of the	sehold purpose." If debts that you incurred to obtain	
			you owe that are not consumer debts or bu	siness debts.	
17.	Are you filing under Chapter 7?	No. I am not filing und	ler Chapter 7. Go to line 18.		
•	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under C administrative exp No. Yes.	Chapter 7. Do you estimate that after any expenses are paid that funds will be available to	tempt property is excluded and to distribute to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	-
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐\$1,000,001-\$10 million ☐\$10,000,001-\$50 million ☐\$50,000,001-\$100 million ☐\$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	-
20.	How much do you estimate your liabilitles to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
Par	Sign Below				
For	you	if I have chosen to file under of title 11, United States Code under Chapter 7. If no attorney represents me a	and I declare under penalty of perjury that in Chapter 7, I am aware that I may proceed, it e. I understand the relief available under each and I did not pay or agree to pay someone ward and read the notice required by 11 U.S.C.	f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed who is not an attorney to help me fill out	
٠,			with the chapter of title 11, United States Co		
		l understand making a false s	statement, concealing property, or obtaining esult in fines up to \$250,000, or imprisonmen	money or property by fraud in connection	
		Signature of Debtor 1	20 _{/2018}	Signature of Debtor 2 Executed on	

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 48 of 54

Debtor 1 Hannah Oluwabusola Iseyer First Name Middle Name Last Name Debtor 2 (Epouse, # filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NCRTHERN District of ILLINOIS (State) Case Number (If known) Fficial Form 106 Dec Peclaration About an Individual Debtor's Service of the state	Schedules lying correct inform chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	
Speuse, If filing) First Name Middle Name Last Name Janited States Bankruptcy Court for the:NORTHERNDistrict ofILLINOIS_ (State) Case Number If known) Incial Form 106 Dec Claration About an Individual Debtor's Security ofILLINOIS_ Description and individual Debtor's Security ofILLINOIS_ Description About an Individual Debtor's Secur	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	amended filing
inited States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State) case Number (lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	amended filing
cial Form 106 Dec claration About an Individual Debtor's S married people are filing together, both are equally responsible for suppl must file this form whenever you file bankruptcy schedules or amended se ning money or property by fraud in connection with a bankruptcy case ca , or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	amended filing
cial Form 106 Dec claration About an Individual Debtor's S married people are filing together, both are equally responsible for suppl must file this form whenever you file bankruptcy schedules or amended se ning money or property by fraud in connection with a bankruptcy case ca , or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	amended filing
cial Form 106 Dec claration About an Individual Debtor's \$ married people are filing together, both are equally responsible for supplements file this form whenever you file bankruptcy schedules or amended soing money or property by fraud in connection with a bankruptcy case cally or both. 18 U.S.C. §§ 152, 1341, 1518, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	amended filing
married people are filing together, both are equally responsible for supplinust file this form whenever you file bankruptcy schedules or amended sing money or property by fraud in connection with a bankruptcy case ca, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor	ncealing property,	, er
married people are filing together, both are equally responsible for supplements file this form whenever you file bankruptcy schedules or amended sening money or property by fraud in connection with a bankruptcy case captor or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor		, or
married people are filing together, both are equally responsible for supplinust file this form whenever you file bankruptcy schedules or amended sing money or property by fraud in connection with a bankruptcy case ca, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor		, or
married people are filing together, both are equally responsible for supplinust file this form whenever you file bankruptcy schedules or amended sining money or property by fraud in connection with a bankruptcy case call, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor		, or
married people are filing together, both are equally responsible for supplement file this form whenever you file bankruptcy schedules or amended so ning money or property by fraud in connection with a bankruptcy case cat, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Id you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor		, or
married people are filing together, both are equally responsible for supplement file this form whenever you file bankruptcy schedules or amended so ning money or property by fraud in connection with a bankruptcy case cat, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Id you pay or agree to pay someone who is NOT an attorney to help you file.	lying correct inforn chedules. Making a n result in fines up	ı false statement, cor		, or
nust file this form whenever you file bankruptcy schedules or amended so ning money or property by fraud in connection with a bankruptcy case ca , or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you file.	chedules. Making a n result in fines up	ı false statement, cor		
ing money or property by fraud in connection with a bankruptcy case ca or both. 18 U.S.C. §§ 152, 1341, 1518, and 3571. Sign Below d you pay or agree to pay someone who is NOT an attorney to help you fi	n result in fines up			
id you pay or agree to pay someone who is NOT an attorney to help you fi		1		
_				
_		4.		
No	ill out bankruptcy f	orms?		•
	•			
Yes. Name of Person		Attach Bankruptcy Pel	tition Preparer's No	otice, Declaration, and
		Signature (Official For		
		. 1		
	•			•
nder penalty of perjury, I declare that I have read the summary and sched	ules filed with this	declaration and that	they are true and	
orrect.				
(lacen		•		
z X/WM ZMX ×				
	ire of Debtor 2		-	
\sim \sim				
Date : 2 / 2018 Date _	· · · · · · · · · · · · · · · · · · ·	_		

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 49 of 54

Debtor 1	Hannah	Oluwabusola	_ :	iseyemi	Case Number (if known)
	First Name	Middle Name		Last Name	

Part 12: Sign Relow	
i have read the answers on this Statement of Financial Affairs and a answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250, 18 U.S.C. §§ 152 7341, 1519, and 3571.	ement, concealing property, or obtaining money or property by traud
Signature of Debtor 1	Signature of Debtor 2
	4
Date 2 /2018	Date
MM / DD / YYYY	MM / DD / YYYY
,	ng tanàng ang taong tao
Did you attach additional pages to Your Statement of Financial Affa	airs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	·
T Yes	
	•
Did you pay or agree to pay someone who is not an attorney to help	o you fill out bankruptcy forms?
■ No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 50 of 54

ebtor 1	Hannah	Oluwabusola	Iseyemi	Case Number (if kno	wn)
	First Name	Middle Name	Last Name	• .	
Part 2:	List Your Unexpire	ed Personal Property Lease:	• :	<u> </u>	
or any	unexpired personal pro	operty lease that you liste	d in <i>Schedule</i> G: Executo	ry Contracts and Unexpired Leases (Official Form 106G),
ili in the	information below. Do	not list real estate leases	s. Unexpired leases are le	ases that are still in effect; the lease p	eriod has not yet
nded. \	ou may assume an un	expired personal property	/ lease if the trustee does	not assume it. 11 U.S.C. § 365(p)(2).	
					Will the lease be assumed?
Des	cribe your unexpired p	ersonal property, leases			
Less	or's name:				No
				j	☐ Yes
	cription of leased erty:				•
P. 0				f**	
Less	sor's name:) }	No
	-				☐ Yes
	cription of leased				
prop	erty:				
1 00	sor's name:				□ No
	307 0 11071101				Yes
•	cription of leased	·			
proj	perty:				
l.oo	sor's name:				□No
res	SOI S HAME.			<u> </u>	□Yes
Des	cription of leased				
pro	perty:			12-70-5 	
				174.	□No
Les	sor's name:				
Des	scription of leased			•	
	perty:		¥		
-	•		6		□No
Les	ssor's name:				
De	scription of leased			ta -	<u>_</u> .00
	perty:		i		
					☐ No
Les	sor's name:				Yes
- Do	scription of leased				☐ Yes
7	perty:				
10.	i V				
Part	·		•	ξ	
				we want of my actate that conurses a di	sht and any
Inder	penalty of perjury, I de	ciare that I have indicated ject to an unexpired lease	my intention about any p	property of my estate that secures a de	,
person	al property that is subj		•		
اً: حدد	X/\///X	yeme	*	<u>, 4 </u>	
X ∠ Si	gnature of Debtor 1	7	Signature o	of Debtor 2	
		20(8	Date		
, Di	MM / DD / YYYY	- · ~		/ DD / YYYY	

Official Form 108

Record # 757395

Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for finily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, Income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you him us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filling spouse). Wisconsin, community property is liable for community debts. 7. DIH PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- : 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hining us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or reality commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.

WELLSISSFALL TANKS

- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO-LEASE & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/ve have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PENTION IS ACCURATE!!!

Dated: 3 / 20 /2018

Hannah Oluwabusola Iseyemi

XiDate & Sign.

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 52 of 54

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hannah Oluwabusola Iseyemi / Debtor

Bankruptcy Docket #:

Judge:

Merie Garion Robig Redictor Matrix

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

2 2 MAN 100 M

Dated: 3/20/2018

Hannah Oluwabusola Iseyemi

X Date 8, Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 53 of 54

Debtor	1 Hannah	Oluwabusola	Iseyemi	Ones No. 1 may		
1	First Name	Middle Name	Lasi Name	Case Number (if kno	wn)	
				Column A	Column B Debug 2 or	SQS DARKERS AND
8 Un	employment compensa	.di			mon-filling apouse	•
Do	not enter the amount if	you contend that the amount re ct. Instead, list it here:	ceived was a benefit	\$0.00	\$0.00	
3						
Fa	r your spouse			100		
9. Pe	nsion or retirement increefit under the Social Se	ome. Do not include any amou	nt received that was a			
1				\$0.00	\$0.00	
as	a victim of a war crime.					
10a	Other Governmen	nt Assistance		\$194.00	\$ 0.00	
10b	·			\$ 0.00	\$0.00	
	. Total amounts from ser	-		\$194.00	\$0.00	
11. Cal	culate your total curren imn. Then add the total	nt monthly income. Add lines 2 for Column A to the total for Co	through 10 for each	\$2,744.22	+ \$0.00 =	\$2,744.22
•		10,00	nunn D.		40.00] - L	\$2,144.22
Part 2	7-,		•			
		er the Means Test Applies to Yo				
12. Can 12a.	Conv your total current	nthly income for the year. Follow	ow these steps:			
	Muddish by 40 W	at monthly income from line 11.		Copy line 11 here	12a.	\$2,744.22
-12h		mber of months in a year).	•			x 12
		ual income for this part of the f			12b.	\$32,930.64
13. Cajo	ulate the median family	y income that applies to you.	Follow these steps:		-	
Fill i	n the state in which you	live.	IL	n.		
FIII ii	n the number of people i	n your household.	2	÷,		
. 101	CO a list of annlicable ma	me for your state and size of h edian income amounts, go onlin s list may also be avallable at t	ousehold ne using the link specified in the sep he bankruptcy clerk's office.	arate	13.	\$67,254.00
14. How	do the lines compare?	e de la companya de				
. 14a.	x ine 12b is less than Go to Part 3.	or equal to line 13. On the top	of page 1, check box 1, There is no	presumption of abuse.		
14b.	CO ID T art 5.	n line 13. On the top of page 1.	check box 2, The presumption of a		122A-2,	-
Part 3:			*	:		
,						
	By signing here i decia	are under penalty of perjury tha	t the information on this statement a	and in any attachments is true	and correct.	
	Z////	Olymphysical	er me s			
	namidi	Oluwabusola Iseyemi	•			
-	Date:: <u> </u>	<u>ිට /2018</u>				
	If you checked line 14a	, do NOT fill out or file Form 12	2A-2.			1
		, fill out Form 122A-2 and file it				

Case 18-08535 Doc 1 Filed 03/23/18 Entered 03/23/18 16:38:57 Desc Main Document Page 54 of 54

Form B 201A, Notice to Consumer Debtor(s)

In re Hannah Oluwabusola Iseyemi / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 / 20 /2018

Hannah Oluwabusola Iseyemi

X Patele Sign

Dated: <u>5/23</u>/2018

Attorney: David Kosk

Record # 757395